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## TERMINAL DISCLAIMER TO OBVIATE A DOUBLE PATENTING Docket Number (Optional) 102026-400 REJECTION OVER A "PRIOR" PATENT In re Application of: Lasater et al. Application No.: 10/799.387 Filed: March 12, 2004 For: Systems and Methods to Facilitate a Transfer of a Refund Amount From an Educational Institution to a Student , of 100 percent interest in the instant application hereby disclaims. The owner\*, Higher One, Inc. except as provided below, the terminal part of the statutory term of any patent granted on the instant application which would extend beyond the expiration date of the full statutory term prior patent No. 7249096 as the term of said prior patent is defined in 35 U.S.C. 154 and 173, and as the term of said prior patent is presently shortened by any terminal disclaimer. The owner hereby agrees that any patent so granted on the instant application shall be enforceable only for and during such period that it and the prior patent are commonly owned. This agreement runs with any patent granted on the instant application and is binding upon the grantee, its successors or assigns. In making the above disclaimer, the owner does not disclaim the terminal part of the term of any patent granted on the instant application that would extend to the expiration date of the full statutory term as defined in 35 U.S.C. 154 and 173 of the prior patent, "as the term of said prior patent is presently shortened by any terminal disclaimer," in the event that said prior patent later: expires for failure to pay a maintenance fee; is held unenforceable: is found invalid by a court of competent jurisdiction: is statutorily disclaimed in whole or terminally disclaimed under 37 CFR 1.321: has all claims canceled by a reexamination certificate: is reissued: or is in any manner terminated prior to the expiration of its full statutory term as presently shortened by any terminal disclaimer. Check either box 1 or 2 below, if appropriate, For submissions on behalf of a business/organization (e.g., corporation, partnership, university, government agency, etc.), the undersigned is empowered to act on behalf of the business/organization. I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon. The undersigned is an attorney or agent of record. Reg. No. 42,565 October 23, 2008 /Anthony P. Gangemi/ Signature Date Anthony P. Gangemi Typed or printed name 203-498-4395 Telephone Number Terminal disclaimer fee under 37 CFR 1.20(d) included. WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038. \*Statement\_under 37 CFR 3.73(b) is required if terminal disclaimer is signed by the assignee (owner). Form PTO/SB/96 may be used for making this certification. See MPEP § 324.

This collection of information is required by 3T CFR 1.321. The information is required to obtain or retain a benefit by the public which is to file (and by the USFTO to process) an application. Confiderability is govered by \$5 U.S. C. 122 and \$7 CFR. 1.11 and 1.41. This collection is estimated to take 12 minutes to complete, including agritering, preparing, and submitting the completed application form to the USFTO. Time will vary depending upon the individual case. Any comments on the amount of the you require to complete this form and/or suggestions for modulary this varient, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Patent and Trademark Office, U.S. Patent and Trademark Office. U.S. Patent and Trademark Office. U.S. Patent and Trademark Office. U.S. Patent April 1.21 Commissioner for Patents, P.O. Dox 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Dox 1450, Alexandria, VA 22313-1450.

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- 7. A record from this system of records may be disclosed, as a routine use, to the Administrator, General Services, or his/her designee, during an inspection of records conducted by GSA as part of that agency's responsibility to recommend improvements in records management practices and programs, under authority of 44 U.S.C. 2904 and 2906. Such disclosure shall be made in accordance with the GSA regulations governing inspection of records for this purpose, and any other relevant (i.e., GSA or Commerce) directive. Such disclosure shall not be used to make determinations about individuals.
- 8. A record from this system of records may be disclosed, as a noutine use, to the public after either publication of the application pursuant to 35 U.S. C. 122(b) or issuance of a patent pursuant to 35 U.S.C. 151. Further, a record may be disclosed, subject to the limitations of 37 CFR 1.14, as a routine use, to the public if the record was filled in an application which became abandoned or in which the proceedings were terminated and which application is referenced by either a published application, an application open to public inspection or an issued patent.
- A record from this system of records may be disclosed, as a routine use, to a Federal, State, or local law enforcement agency, if the USPTO becomes aware of a violation or potential violation of law or regulation.